

UNITED STATES BANKRUPTCY COURT  
EASTERN DISTRICT OF PENNSYLVANIA

Bernadette Davis,

*Debtor.*

Case No. 25-10933-PMM  
Chapter 13

**Certificate of Service**

I certify that on this date, I did cause a copy of the document described below to be electronically served on all parties on the clerk's service list that are registered to receive notices through the CM/ECF system.

- Second Amended Chapter 13 Plan

I further certify that on this date, I did cause a copy of the document described above to be served for delivery by the United States Postal Service, via first class mail, postage prepaid to the following party:

NAVY FCU	PHH Mortgage
Attn: Bankruptcy	1 Mortgage Way
PO Box 3000	Mount Laurel, NJ 08054-4637
Merrifield, VA 22119	

Date: March 25, 2025

*/s/ Michael A. Cibik*  
Michael A. Cibik (#23110)  
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